DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION (FOR INTEL CORPORATION PATENT APPLICATIONS)

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below, next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

and for which a	i patent is sought	t on the invention	rendied		
	REAL-TIME PI		I RENEWAL TRANSACTION NETWORK		
the specificatio	n of which				
<u>x</u>	or PCT	M/DD/YYYY) States Applicational Ap	on Number plication Number MM/DD/YYYY) (if applicable)		
specification, ir know and do no of America before any country be know and do no States of Amer invention has be date of this app filed by me or r application) or	ncluding the claim of believe that the ore my invention fore my invention of believe that the ica more than on been patented or olication in any comy legal represersix months (for a	n(s), as amended e claimed inventi thereof, or pater in thereof or more e claimed inventi ne year prior to the made the subject ountry foreign to intatives or assign a design patent a	and the contents of the above-ided by any amendment referred to a con was ever known or used in the ated or described in any printed present than one year prior to this application was in public use or on sale in his application, nor do I know or best of an inventor's certificate issue the United States of America on a poplication) prior to this application	above. I do e United Si ublication i eation. I do n the Unite elieve that d before the an applicat a utility pate i.	tates in o not d the ne ion ent
	37, Code of Fed		n known to me to be material to p , Section 1.56.	atentabilit	y as
any foreign app below any fore	olication(s) for pa	atent or inventor's or patent or inven	e 35, United States Code, Section scertificate listed below and have tor's certificate having a filing date	also ident	ified
Prior Foreign A	application(s)			Priori <u>Claim</u>	
(Numbe	er)	(Country)	(Foreign Filing Date - MM/DD/YYYY)	Yes	No
(Numbe	er)	(Country)	(Foreign Filing Date - MM/DD/YYYY)	Yes	No
(Numbe	er)	(Country)	(Foreign Filing Date -	- Yes	No

INTEL CORPORATION

MM/DD/YYYY)

I hereby claim the benefit under Title 35, United States Code, Section 119(e) of any United States provisional application(s) listed below:							
Application Number	(Filing Date – MM/DD/YY	(Filing Date – MM/DD/YYYY)					
Application Number	(Filing Date – MM/DD/YY	<u></u>					
I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:							
Application Number	(Filing Date – MM/DD/YYYY)	Status patented, pending, abandoned					
Application Number	(Filing Date – MM/DD/YYYY)	Status patented, pending, abandoned					
I hereby appoint the persons listed on Appendix A hereto (which is incorporated by reference and a part of this document) as my respective patent attorneys and patent agents, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith.							
Send correspondence to(James H. Salter Name of Attorney or Agent)	, BLAKELY, SOKOLOFF, TAYLOR &					
ZAFMAN LLP, 12400 Wilshire Boulevard 7th Floor, Los Angeles, California 90025 and							
direct telephone calls to <u>James H. Salter</u> , (408) 720-8300. (Name of Attorney or Agent)							

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of Sole/Fire	st Inventor <u>Maher M. Hawash</u>		
Inventor's Signature _		Date	
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Full Name of Second/	Joint Inventor Rohan Coelho		
Inventor's Signature _		Date	
Residence	Portland, Oregon (City, State)	_ Citizenship	INDIA (Country)
Post Office Address	14949 NW West Union Road Portland, OR 97229		
Full Name of Third/Jo	int Inventor Karl Allen		
Inventor's Signature _		Date	
Residence	Portland, Oregon (City, State)	Citizenship	USA (Country)
	3732 SW Dosch Court Portland, OR 97221		
Full Name of Fourth/	Joint Inventor <u>Michael J. Payne</u>		
Inventor's Signature		Date	
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APPENDIX A

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APPENDIX B

Title 37, Code of Federal Regulations, Section 1.56 Duty to Disclose Information Material to Patentability

- (a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is cancelled or withdrawn from consideration becomes abandoned. Information material to the patentability of a claim that is cancelled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:
 - (1) Prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) The closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentably defines, to make sure that any material information contained therein is disclosed to the Office.
- (b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and
- (1) It establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim; or
 - (2) It refutes, or is inconsistent with, a position the applicant takes in:
 - (i) Opposing an argument of unpatentability relied on by the Office, or
 - (ii) Asserting an argument of patentability.

A prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.

- (c) Individuals associated with the filing or prosecution of a patent application within the meaning of this section are:
 - (1) Each inventor named in the application;
 - (2) Each attorney or agent who prepares or prosecutes the application; and
- (3) Every other person who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application.
- (d) Individuals other than the attorney, agent or inventor may comply with this section by disclosing information to the attorney, agent, or inventor.
- (e) In any continuation-in-part application, the duty under this section includes the duty to disclose to the Office all information known to the person to be material to patentability, as defined in paragraph (b) of this section, which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.